

Dear Valued Customer,

We would like to take this opportunity to thank you for your continued support and the confidence that you have placed in RBL Bank. It has been a pleasure to serve you as our valued customer, and we continue look forward to doing business with you in the future.

Keeping our customer needs and requirements in mind, and to ensure protection of your financial interest we always strive to provide services at an extremely competitive charge and in adherence to all regulatory guidelines. In view of the same we request you to note the following changes to our account(s) charges structure.

(a) Charges for non-maintenance of required average monthly balance (Savings account only)

Reserve Bank of India vide their circular dated November 20, 2014 on “Levy of Penal charges levied on non-maintenance of minimum balance in savings bank account”, have guided banks to change their service charge structure to ensure compliance to the regulatory guidelines.

In view of the above, please note our revised ‘Schedule of Charges’ for non-maintenance of required average monthly balance effective April 01,2015.

Required Avg. Monthly Balance in your account	Non Maintenance Charge p.m.
If the balance maintained is $\geq 100\%$	No Charge
If the balance maintained is $> 50\%$	5% of the balance shortfall
If the balance maintained is $\leq 50\%$	10% of the balance shortfall
Maximun limit of Rs 500/-	

(b) ECS / Cheque issued and returned charges (All transaction account)

Please note the revised charges for ECS & Cheque issued and returned. This change was done as a result of competitive benchmarking carried out by the Bank on the relevant services and charges thereof.

Service	Charges
ECS Return Charge	Rs. 200/- per Instrument
Cheque issued & Return Charges (First cheque p.m.)	Rs. 350/- per instrument
Cheque issued & Return Charges (Second onwards p.m.)	Rs. 500/- per instrument

For any further details on our service charges and fees, please visit our website www.rblbank.com

Thanking for your continued patronage and assuring you of our best services at all times.

Yours sincerely,



Surinder Chawla

Head Branch Banking

P.S These charges are excluding cess and service tax. The revised charges does not apply for insignia customers